CLAIMS:

1.   A method of determining part of the value of an asset for an investment, comprising:

5   -   receiving data relating to market value of the asset and to a preferred term of the investment,

         -     receiving data relating to potential return from the asset over the preferred term,

         -     calculating a discount value for the asset from the potential return,

10   -   calculating market values for a range of potential investments using the discount value of the asset and the preferred term of investment,

         -     presenting a range of market values for the range of investments, and

         -     receiving an indication of a selected investment.

15 2.   A method according to claim 1 wherein:

         -     the market values of the investments are calculated to be less than or equal to the future value of the asset.

3.   A method according to claim 1 wherein:

20   -   the terms of the investments are calculated to match the preferred term of investment.

4.   A method according to claim 1 wherein:

         -     the investments are calculated to match both the future value of the asset and

25 the preferred term of investment.

5.   A method according to claim 1 wherein:

         -     the market values of the investments are calculated using investment amounts which are less then or equal to the discount value of the asset.

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6.   A method according to claim 1 wherein:

         -     a range of market values for a range of investments less than or equal to the future value of the potential return from the asset are presented.

35 7.   A method according to claim 1 wherein:

         -     the data relating to market value of the asset includes current market valuation, life expectancy and method of depreciation of the asset.

8.   A method according to claim 1 wherein:
-      the discount value is calculated as the present value of returns from the asset using Microsoft Excel formulae.

9.   A method according to claim 1 wherein:
-      the investments are calculated using futures and options market data.

10.   A method of determining part of the value of an asset for an investment, comprising:
-      receiving data relating to market value of the asset and to a preferred term of the investment,
-      receiving data relating to potential return from the asset over the preferred term,
-      calculating market values for a range of possible investments according to the potential return from the asset,
-      presenting a range of market values for the range of investments, including at least some investments in which:
        - the amounts invested are less than or equal to the potential return from the asset,
        - the value of the investment is less than or equal to the value of the asset,
        - the term of the investment is substantially equal to the preferred term, or
        - the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively, and
-      receiving an indication of a selected investment.

11.   A method of determining part of the value of an asset for an investment, comprising:
-      receiving data relating to market value of the asset and to a preferred term of the investment,
-      determining an amount for potential investment as a portion of the value of the asset,
-      calculating market values for a range of possible investments using the portion of the value of the asset,
-      presenting a range of market values for the range of possible investments, including at least some investments in which:
        - the amounts invested are less than or equal to the portion of the value of the asset,
        - the value of the investment is less than or equal to the value of the asset,
        - the term of the investment is substantially equal to the preferred term, or

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- the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively, and

-    receiving an indication of a selected investment.

5   12.   A method of determining an amount for investment, comprising:

-    receiving data relating to a preferred amount for investment and to a preferred term of the investment,

-    calculating the value of an asset which would yield the preferred amount for investment as a return,

10   -   calculating market values for a range of possible investments using the preferred amount of investment and the preferred term,

-    presenting a range of market values for the range of investments, including at least some in which:

-    the invested amounts are less than or equal to the preferred amount for 15 investment,

-    the value of the investment is less than or equal to the value of the asset,

-    the term of the investment is substantially equal to the preferred term, or

-    the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively, and

20   -   receiving an indication of a selected investment.

13.   A computer system which provides a financial service according to a method as claimed in any one of the preeeding claims.